

Exhibit A



October 18, 2016

128485 - 2783



ELAINE WANAT



Total Card, Inc.
5109 S. Broadband Lane
Sioux Falls, SD 57108
(877) 878-3005 (605) 977-5800
Office Hours:
Mon-Thr 8AM-6PM - Fri 8AM-5PM CST

Our File #:	
Current Creditor:	Cavalry SPV I, LLC
Original Creditor:	HSBC Bank Nevada, N.A./Capital One Bank USA, N.A.
Original Creditor Account #:	
Current Account Balance:	\$381.85

COLLECTION NOTICE

Our client has agreed to accept 3 monthly payments of \$71 as a full and final resolution on this account!

We represent the above client, Cavalry SPV I, LLC, who is the owner of your account referenced above.

We believe most people want to do the right thing and satisfy their past financial obligations. We also understand that times are tough and it can be difficult to pay the full amount owed. Because of this, we work with our clients to help you satisfy your account in an affordable manner.

By taking advantage of this offer, you will save \$168.85 and have your account resolved!

Resolving the account would put an end to the calls and letters attempting to collect on this account. Keep in mind, our client is not obligated to renew or extend this offer.

Want to save even more? Set up a one-time payment for \$191 to resolve your account in full and save \$190.85!

Thirty days after we receive your final payment, we will send you written confirmation that your account has been resolved and you will not be contacted by us again concerning this debt.

Sincerely,
Brett M.
Operations Manager

The law limits how long you can be sued on a debt. Because of the age of your debt, Cavalry SPV I, LLC will not sue you for it. If you do not pay the debt, Cavalry Portfolio Services, LLC may report or continue to report it to the credit reporting agencies as unpaid.

How can you take advantage of this offer?

ONLINE

You can visit www.tcdpayments.com where we can accept your payments online 24 hours a day. Simply register, referencing your file number on the top of this letter, and you can quickly set up the payments required to resolve this account in full.



MAIL

You can make your first payment by mailing in a check or money order, or by completing the debit card information box on the attached payment stub. We will then send out a payment coupon book for the remaining payments.

CALL

You can call us at (877) 878-3005 during our normal business hours and one of our friendly representatives can set up your payments over the phone using a variety of methods. You can also call to discuss alternate payment arrangements.

PLEASE SEE THE BACK OF THIS LETTER FOR IMPORTANT INFORMATION

↓ Detach and Return with Payment ↓

- ☐ I would like to resolve my account in full by making 3 monthly payments of \$71. Please process my first payment and send me a coupon book for the remaining payments.
- ☐ I would like to save even more and resolve my account in full with a one-time payment of \$191.
- ☐ I would like to make a smaller monthly payment that is affordable to me to pay the balance in full. Please process my first payment of _____ and send me a series of coupon books as necessary for the remaining payments. Please make the payments due on the ____ of every month.

Name:	Elaine Wanat
Our File #:	
Original Account #:	
Current Balance:	\$381.85

IF PAYING BY CREDIT CARD, PLEASE FILL OUT	
CARD HOLDER NAME	
<input type="checkbox"/> VISA	CARD NUMBER
	EXP. DATE
<input type="checkbox"/> MasterCard	SIGNATURE
	BILLING ZIP CODE
AMOUNT*	<input type="checkbox"/> Check Here if Cardholder Address is Too Small. If Not, Provide Cardholder Address On Back of Statement

TOTAL CARD, INC.
PO BOX 89725
SIOUX FALLS SD 57109-9725



Notice to All Customers

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt to be valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain a verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Calls to and from our location may be monitored or recorded for quality and training purposes.

We are required under state law to notify customers of the following rights. This does not include a complete list of the rights consumers have under state and federal laws.

California Notice

The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

Colorado Notice

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR.

In State Office - 13111 E Briarwood Ave, Ste 340 Centennial, CO 80112 Phone: (303) 309-3839

Massachusetts Notice

If you have been contacted at your place of employment, you are entitled to the following Notice of Important Rights: You have the right to make a written or oral request that the telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the debt collector.

Minnesota Notice

This collection agency is licensed by the Minnesota Department of Commerce.

North Carolina Notice

Permit No: 3819

Tennessee Notice

This collection agency is licensed by the Collection Service Board of the State Department of Commerce and Insurance.